

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
Mendoza, Jasmin § Case No. 17-17636  
Mendoza, Christian §  
Debtors(s) §

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TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 06/09/2017. The undersigned trustee was appointed on 06/09/2017.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. §522, or have been or will be abandoned pursuant to 11 U.S.C. §554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 5,700.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative Expenses	0.00
Bank Service Fees	60.00
Other Payments to Creditors	0.00
Non-Estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the Debtor	0.00
Other Payments to Debtor	0.00

Leaving a balance on hand of <sup>1</sup> \$ 5,640.00

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 11/06/2017 and the deadline for filing governmental claims was 12/06/2017. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. §326(a), the maximum compensation allowable to the trustee is \$1,320.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests a sum of \$1,320.00, for a total compensation of \$1,320.00. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$29.18 for total expenses of \$29.18

Pursuant to Fed. R. Bank. P. 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date : 02/02/2018

By : /s/ Elizabeth C. Berg  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4 (a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Case No: 17-17636  
 Case Name: Mendoza, Jasmin  
 Mendoza, Christian  
 For Period Ending: 02/02/2018

Judge: Janet S. Baer

Trustee Name: Elizabeth C Berg  
 Date Filed (f) or Converted (c): 06/09/2017 (f)  
 341(a) Meeting Date: 07/10/2017  
 Claims Bar Date: 11/06/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. 1160 Prairie Point Dr.	360,000.00	0.00		0.00	FA
2. 2015 Honda Civic SI	18,150.00	0.00		0.00	FA
3. household furnishings	1,500.00	0.00		0.00	FA
4. Televisions	1,000.00	0.00		0.00	FA
5. Golf clubs	100.00	0.00		0.00	FA
6. 3 firearms	600.00	0.00		0.00	FA
7. necessary wearing apparel	1,000.00	0.00		0.00	FA
8. misc. jewelry	1,500.00	0.00		0.00	FA
9. Cash	100.00	0.00		0.00	FA
10. Checking JP Morgan Chase	50.00	0.00		0.00	FA
11. Checking JP Morgan Chase	550.00	0.00		0.00	FA
12. 401(k) VanGuard 401(k)	50,122.00	0.00		0.00	FA
13. 401(k) Empowerment Retirement 401(k)	18,284.00	0.00		0.00	FA
14. Pre-petition 401k loans recoverable as fraudulent transfer (u)	9,000.00	5,700.00		5,700.00	FA
<b>Gross Value of Remaining Assets</b>					
<b>TOTALS (Excluding Unknown Values)</b>	461,956.00	5,700.00		5,700.00	0.00

Re Prop. #14 Trustee settled with Debtors pursuant to this Court's order dated 8/25/17 [dkt 26 ] for recovery of \$5,700 over 5 months.

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

January 11, 2018: Trustee received final installment payment from Debtors. Trustee is in the process of reviewing claims and will prepare her Final Report for submission to the UST for approval.

**FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Case No: 17-17636

Judge: Janet S. Baer

Trustee Name: Elizabeth C Berg

Case Name: Mendoza, Jasmin  
Mendoza, Christian

Date Filed (f) or Converted (c): 06/09/2017 (f)

For Period Ending: 02/02/2018

341(a) Meeting Date: 07/10/2017

Claims Bar Date: 11/06/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets

September 30, 2017: Trustee reached settlement with Debtors regarding their voluntary repayment of 401(k) loans. Trustee is collecting installments and anticipates closing the case in 2018.

Initial Projected Date of Final Report(TFR) :06/30/2018

Current Projected Date of Final Report(TFR) : 06/30/2018

Trustee's Signature      /s/Elizabeth C Berg      Date: 02/02/2018  
Elizabeth C Berg  
20 N. Clark St., Suite 200  
Chicago, IL 60602  
Phone : (312) 726-8150

Case No: 17-17636

Case Name: Mendoza, Jasmin  
Mendoza, Christian

Taxpayer ID No: \*\*-\*\*\*0800

For Period Ending: 2/2/2018

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: \*\*\*\*\*5310 Checking Account

Blanket bond (per case limit): 5,000,000.00

Separate bond (if applicable): 0.00

1	2	3	4	5	6	7	
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
08/30/2017	[14]	Jasmin Mendoza 1160 Prairie Pointe Dr South Elgin, IL 60177	Settlement for Pre-petition Loan Repayments Approved by Court Dated August 25, 2017 [dkt 26] Initial Payment (1 of 5)	1249-000	1,140.00		1,140.00
09/27/2017	[14]	Jasmin Mendoza 1160 Prairie Pointe Dr South Elgin, IL 60177	Settlement for Pre-petition Loan Repayments Approved by Court Dated August 25, 2017 [dkt 26] Payment (2 of 5)	1249-000	1,140.00		2,280.00
10/04/2017		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		15.00	2,265.00
10/26/2017	[14]	Jasmin Mendoza 1160 Prairie Pointe Dr South Elgin, IL 60177	Settlement - Pre-Petition Loan Repayments Approved by Court Dated August 25, 2017 [dkt 26] Payment (3 of 5)	1249-000	1,140.00		3,405.00
11/03/2017		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		15.00	3,390.00
12/01/2017	[14]	Jasmin Mendoza 1160 Prairie Pointe Dr South Elgin, IL 60177	Settlement for Pre-petition Loan Repayments Approved by Court Dated August 25, 2017 [dkt 26] Payment (4 of 5)	1249-000	1,140.00		4,530.00
12/04/2017		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		15.00	4,515.00

Page Subtotals

4,560.00

45.00

Case No: 17-17636

Case Name: Mendoza, Jasmin

Mendoza, Christian

Taxpayer ID No: \*\*-\*\*\*0800

For Period Ending: 2/2/2018

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: \*\*\*\*\*5310 Checking Account

Blanket bond (per case limit): 5,000,000.00

Separate bond (if applicable): 0.00

1	2	3	4	5	6	7	
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
01/02/2018	[14]	Jasmin Mendoza 1160 Prairie Pointe Dr South Elgin, IL 60177	Settlement for Pre-petition Loan Repayments Approved by Court Dated August 25, 2017 [dkt 26] Payment (5 of 5)	1249-000	1,140.00		5,655.00
01/03/2018		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		15.00	5,640.00

Page Subtotals 1,140.00 15.00

COLUMN TOTALS	5,700.00	60.00
Less: Bank Transfer/CD's	0.00	0.00
<b>SUBTOTALS</b>	<b>5,700.00</b>	<b>60.00</b>
Less: Payments to Debtors		0.00
<b>Net</b>	<b>5,700.00</b>	<b>60.00</b>

All Accounts Gross Receipts:	5,700.00
All Accounts Gross Disbursements:	60.00
All Accounts Net:	5,640.00

TOTAL-ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
*****5310 Checking Account	5,700.00	60.00	
<b>Net Totals</b>	<b>5,700.00</b>	<b>60.00</b>	<b>5,640.00</b>

Case: 17-17636  
 Mendoza, Jasmin  
 Mendoza, Christian

Elizabeth C Berg Trustee  
 Dated: Feb 02, 2018  
 EXHIBIT C Page 1

CLAIMS REGISTER

Claim No.	Creditor	UTC / Class	Status	Proof of Claim	Allowed Amount	Previously Paid	Prop. Payment Prop. Interest	Remaining Balance
	Elizabeth C. Berg, Trustee 20 N. Clark Street Suite 200 Chicago, IL 60602	2100-000 ADMIN	Valid To Pay	1,320.00	1,320.00	0.00	1,320.00	0.00
	Elizabeth C. Berg, Trustee 20 N. Clark Street Suite 200 Chicago, IL 60602	2200-000 ADMIN	Valid To Pay	29.18	29.18	0.00	29.18	0.00
	Baldi Berg, Ltd. 20 N. Clark St., Suite 200 Chicago, IL 60602	3120-000 ADMIN	Valid To Pay	1,250.00	1,250.00	0.00	1,250.00	0.00
<b>ADMINISTRATIVE TOTAL</b>				<b>2,599.18</b>	<b>2,599.18</b>	<b>0.00</b>	<b>2,599.18</b>	<b>0.00</b>

Case: 17-17636  
 Mendoza, Jasmin  
 Mendoza, Christian

Elizabeth C Berg Trustee  
 Dated: Feb 02, 2018  
 EXHIBIT C Page 2

## CLAIMS REGISTER

Claim No.	Creditor	UTC / Class	Status	Proof of Claim	Allowed Amount	Previously Paid	Prop. Payment Prop. Interest	Remaining Balance
00001	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054	7100-000 UNSEC	Valid To Pay	6,569.64	6,569.64	0.00	402.89	6,166.75
00002	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054	7100-000 UNSEC	Valid To Pay	6,073.23	6,073.23	0.00	372.45	5,700.78
00003	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272	7100-000 UNSEC	Valid To Pay	8,098.42	8,098.42	0.00	496.63	7,601.79
00004	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272	7100-000 UNSEC	Valid To Pay	7,308.94	7,308.94	0.00	448.22	6,860.72
00005	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272	7100-000 UNSEC	Valid To Pay	2,815.19	2,815.19	0.00	172.64	2,642.55
00006	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355	7100-000 UNSEC	Valid To Pay	547.00	547.00	0.00	33.54	513.46
00007	TD Bank, USA by American InfoSource LP as agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	7100-000 UNSEC	Valid To Pay	842.42	842.42	0.00	51.66	790.76
00008	MERRICK BANK Resurgent Capital Services PO Box 10368 Greenville, SC 29603	7100-000 UNSEC	Valid To Pay	3,097.10	3,097.10	0.00	189.93	2,907.17

Case: 17-17636  
 Mendoza, Jasmin  
 Mendoza, Christian

Elizabeth C Berg Trustee  
 Dated: Feb 02, 2018  
 EXHIBIT C Page 3

## CLAIMS REGISTER

Claim No.	Creditor	UTC / Class	Status	Proof of Claim	Allowed Amount	Previously Paid	Prop. Payment Prop. Interest	Remaining Balance
00009	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	7100-000 UNSEC	Valid To Pay	823.88	823.88	0.00	50.52	773.36
00010	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083	7100-000 UNSEC	Valid To Pay	1,059.22	1,059.22	0.00	64.96	994.26
00011	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083	7100-000 UNSEC	Valid To Pay	4,055.40	4,055.40	0.00	248.70	3,806.70
00012	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083	7100-000 UNSEC	Valid To Pay	759.76	759.76	0.00	46.59	713.17
00013	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083	7100-000 UNSEC	Valid To Pay	914.62	914.62	0.00	56.09	858.53
00014	Portfolio Recovery Associates, LLC Successor to Synchrony Bank (PAYPAL EXTRAS MASTERCARD) PO Box 41067 Norfolk, VA 23541	7100-000 UNSEC	Valid To Pay	3,269.51	3,269.51	0.00	200.50	3,069.01

Case: 17-17636  
 Mendoza, Jasmin  
 Mendoza, Christian

Elizabeth C Berg Trustee  
 Dated: Feb 02, 2018  
 EXHIBIT C Page 4

## CLAIMS REGISTER

Claim No.	Creditor	UTC / Class	Status	Proof of Claim	Allowed Amount	Previously Paid	Prop. Payment Prop. Interest	Remaining Balance
00015	Portfolio Recovery Associates, LLC Successor to Synchrony Bank(Old Navy) PO Box 41067 Norfolk, VA 23541	7100-000 UNSEC	Valid To Pay	791.58	791.58	0.00	48.54	743.04
00016	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (AMAZON.COM STORE CARD) PO Box 41067 Norfolk, VA 23541	7100-000 UNSEC	Valid To Pay	1,459.79	1,459.79	0.00	89.52	1,370.27
00017	Portfolio Recovery Associates, LLC Successor to SYNCHRONY Bank (TOYS R US) PO Box 41067 Norfolk, VA 23541	7100-000 UNSEC	Valid To Pay	1,099.77	1,099.77	0.00	67.44	1,032.33

<b>UNSECURED TOTAL</b>	<b>49,585.47</b>	<b>49,585.47</b>	<b>0.00</b>	<b>3,040.82</b>	<b>46,544.65</b>
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<b>REPORT TOTALS</b>	<b>52,184.65</b>	<b>52,184.65</b>	<b>0.00</b>	<b>5,640.00</b>	<b>46,544.65</b>
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Exhibit D

Case No.: 17-17636

Case Name: Mendoza, Jasmin

Mendoza, Christian

Trustee Name: Elizabeth C Berg

Balance on Hand

\$5,640.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees: Elizabeth C. Berg, Trustee	\$ 1,320.00	\$ 0.00	\$ 1,320.00
Trustee, Expenses: Elizabeth C. Berg, Trustee	\$ 29.18	\$ 0.00	\$ 29.18
Attorney for Trustee, Expenses: Baldi Berg, Ltd.	\$ 1,250.00	\$ 0.00	\$ 1,250.00
Total to be paid for chapter 7 administrative expenses			\$ 2,599.18
Remaining Balance			\$ 3,040.82

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed Priority Claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$49,585.47 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.1 %, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
00001	Discover Bank Discover Products Inc	\$ 6,569.64	\$ 0.00	\$ 402.89
00002	Discover Bank Discover Products Inc	\$ 6,073.23	\$ 0.00	\$ 372.45
00003	Capital One Bank (USA), N.A.	\$ 8,098.42	\$ 0.00	\$ 496.63
00004	Capital One Bank (USA), N.A.	\$ 7,308.94	\$ 0.00	\$ 448.22
00005	Capital One Bank (USA), N.A.	\$ 2,815.19	\$ 0.00	\$ 172.64
00006	Capital One, N.A. c/o Becket and Lee	\$ 547.00	\$ 0.00	\$ 33.54
00007	TD Bank, USA by American InfoSource	\$ 842.42	\$ 0.00	\$ 51.66
00008	MERRICK BANK Resurgent Capital	\$ 3,097.10	\$ 0.00	\$ 189.93
00009	PYOD, LLC its successors and assigns as	\$ 823.88	\$ 0.00	\$ 50.52
00010	Quantum3 Group LLC as agent for	\$ 1,059.22	\$ 0.00	\$ 64.96
00011	Quantum3 Group LLC as agent for	\$ 4,055.40	\$ 0.00	\$ 248.70
00012	Quantum3 Group LLC as agent for	\$ 759.76	\$ 0.00	\$ 46.59
00013	Quantum3 Group LLC as agent for	\$ 914.62	\$ 0.00	\$ 56.09
00014	Portfolio Recovery Associates, LLC	\$ 3,269.51	\$ 0.00	\$ 200.50
00015	Portfolio Recovery Associates, LLC	\$ 791.58	\$ 0.00	\$ 48.54
00016	Portfolio Recovery Associates, LLC	\$ 1,459.79	\$ 0.00	\$ 89.52
00017	Portfolio Recovery Associates, LLC	\$ 1,099.77	\$ 0.00	\$ 67.44
Total to be paid to timely general unsecured creditors				\$ 3,040.82
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 %, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 %, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

